

The Institutes

Founded at Philadelphia, Pennsylvania, April 1909

ARPIT G. KHANDELWAL

Is hereby recognized as an

Associate In General Insurance

*For having fulfilled the requirements of The Institutes,
including the passing of prescribed examinations in
General Insurance.*

Awarded by the Board of Trustees on this first day of May 2011.



Albert E. Gussakman

Chairman of The Institutes Board of Trustees

Peter L. Miller

President and Chief Executive Officer